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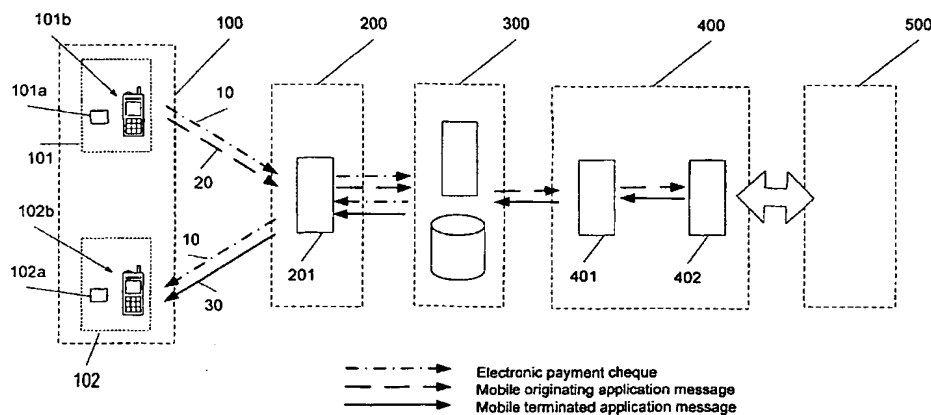
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For two-letter codes and other abbreviations, refer to the "Guid-  
ance Notes on Codes and Abbreviations" appearing at the begin-  
ning of each regular issue of the PCT Gazette.

(54) Title: A METHOD OF PROCESSING AN ELECTRONIC PAYMENT CHEQUE



(57) Abstract: The invention relates to processing an electronic payment cheque that relates to a transfer of an amount of money from an account of a first user in a first banking institute to an account of a second user in a second banking institute, which processing includes generating digital signatures by means of asymmetric encryption. The method comprises the following steps: • in a first SIM card, creating an electronic payment cheque and signing the electronic payment cheque with a first signature; • transmitting the signed electronic payment cheque to a second SIM card in a second mobile equipment of the second user; • in the second SIM card, additionally signing the electronic payment cheque with a second signature; • transmitting the thus signed electronic payment cheque to subsequently initiate a deposit of the amount of money in the electronic payment cheque into the account of the second user.

WO 03/077473 A1

## INTERNATIONAL SEARCH REPORT

International Application No  
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A. CLASSIFICATION OF SUBJECT MATTER  
IPC 7 H04L12/28 G07F19/00

According to International Patent Classification (IPC) or to both national classification and IPC

## B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

IPC 7 H04L G07F

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practical, search terms used)

EPO-Internal, WPI Data, PAJ, INSPEC

## C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 5 677 955 A (ANDERSON MILTON M ET AL) 14 October 1997 (1997-10-14) cited in the application  column 3, line 2 -column 6, line 41 ----	1-3,5,6, 8,11-13, 15,16, 19,20
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☐ Further documents are listed in the continuation of box C.

☒ Patent family members are listed in annex.

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# INTERNATIONAL SEARCH REPORT

information on patent family members

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